

**A LIFESTYLES STUDY ON PURCHASING BEHAVIOR OF MALAYSIAN ONLINE  
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*With the development of a rapidly growing online shopping market, this study examines how consumers' lifestyles influence online purchasing behavior. The purpose of this study is to identify e-lifestyle factors of Malaysian online consumers and to understand the effect of e-lifestyle factors on continuance intention to purchase online. AIO (Activities, Interest and Opinions) inventory and Value and Lifestyle (VALs) scale were used to understand the lifestyles of the target population. Data were collected from 678 individual online shoppers by using a structured questionnaire via an online survey. The empirical results show that the 15 items of the AIO lifestyle scale were grouped into four distinct components (i.e. pleasure-driven, socially-driven, concern-driven and interest-driven e-lifestyle) and 20 items of the VALs scale were grouped into seven distinct components (i.e. fashion consciousness, innovators, makers, believers, achievers, i-am-me and experiencers). The findings demonstrated that out of eleven lifestyle factors, only four of them have significant effects on online shopping continuance intention. The results show that consumers who have a pleasure-driven e-lifestyle, concern-driven e-lifestyle, socially-driven e-lifestyle and innovators are more likely to continue purchasing via online shopping. This finding highlights the importance of incorporating consumer lifestyle factors as an additional construct in online shopping research to understand continuance intention. This study extends prior research on behavioral intention by including lifestyle factors that would contribute to the existing body of knowledge on repurchasing behavior within the online shopping context. It is hope that the results of this study will provide insights for future research in this area.*

**Field of Research:** *Lifestyles, e-lifestyle, AIO, VALS, online shopping, continuance intention*

**1. Introduction**

The Internet is continuously exerting a growing influence on the way in which people shop for products or services. Nowadays, the lives of many people, especially executives and dual-income families, are becoming increasingly demanding and more of them are choosing to shop online, especially when they are busy at work or at home (Wee & Ramachandra, 2000). According to Liu and

Tsai (2010), due to the fast growth of Internet technology, consumers' lifestyles have changed drastically. The Internet brings big changes to everyone's lifestyle, changing the way in which people work, live, and learn (Gates, 2000). One of the biggest changes that people are slowly adopting in their lifestyle is how they make their purchases, as online shopping has now become an alternative to conventional shopping (Wang, Yeh, & Jiang, 2006).

People have shifted from traditional offline stores to online stores to shop for products or services. Before the Internet era, when e-commerce or online businesses had yet to flourish, consumers were required to be physically at the store where the products or services could be examined, thus experiencing such hurdles as battling crowds, standing in long checkout queues, and fighting for parking spaces at a busy mall. On the other hand, shopping online allows consumers to browse retail sites in the privacy of their home (Chen & Chang, 2003; Lennon et al., 2007) so they do not have to make long, tiring trips to the mall and other retail outlets in order to purchase the products they need. Besides, with the unprecedented growth of the information age, combined with changes in lifestyles, consumers' perceptions of time have changed, making them less willing to endure the waiting that was once an unavoidable part of shopping.

## 2.0 Literature Review

### 2.1 Consumer Lifestyle

Numerous definitions of consumer lifestyles can be found in the literature. Previous empirical researches agreed that the term "lifestyle" stems from the fields of psychology and sociology (Walters 2006; Lin & Shih 2011). That is, individual lifestyles are predicable and assessable by psychological and sociological constructs (Walters 2006; Lin & Shih 2011). According to Yu (2011), individual lifestyle is a set of behaviors reflecting individual psychological concerns (internal beliefs) and sociological consequences (external stimuli). Researchers such as Zablocki and Kanter (1976) have suggested that lifestyle denotes the way in which individuals allocate their income, both in terms of relative allocations to different products and services and specific choices within these groups. Lifestyles are specific patterns of individuals' behaviours, and those behaviours result from those individuals' inner values (Mitchell, 1983). Kaynak and Kara (2001) mentioned that lifestyle relates to how people live, how they spend their money, and how they allocate their time among different types of activities. Michman (1984) stated that lifestyle is a systems concept that both influences and is influenced by the market.

According to Horley, Carroll, and Little (1988), lifestyle could be identified as distinctive characteristics or an individual's typical way of life. This is supported by Hawkins, Best, and Coney's (2001) assertion that one's lifestyle is a function of inherent individual characteristics that have been shaped and formed through social interaction as one evolves through the life cycle. Anderson and Golden (1984), mentioned that lifestyles involve the economic level at which people live, spending patterns of their time and money, interests, and priorities in their lives. In addition, Sjoberg and Engelberg (2005) identified three dimensions that described consumers' lifestyle. These dimensions are: the values that a person expresses with reference to a limited number of basic dimensions, a group or cluster of attitudes, opinions, interests and activities and an actual pattern of human behavior. Meanwhile, Kitamura (2009) emphasized that the term lifestyle as used in the literature has two broad meanings: (a) activity patterns and (b) values and behavioral orientation. Moreover, Walters (2006) suggested that lifestyle is a set of behaviors initiated by motivation, evolved by interacting with the environmental circumstance, and formed by choice, condition, cognition, and beliefs. Jensen (2009), who reviewed a series of early lifestyle definitions define the concept of lifestyle from a cognitive science perspective. According to Jensen (2009), a lifestyle is a pattern of

repeated acts that are both dynamic and to some degree hidden to the individual, and they involve the use of artefacts. This lifestyle is founded on beliefs about the world, and its constancy over time is led by intentions to attain goals or sub-goals that are desired. In other words, a lifestyle is a set of habits that are directed by the same main goal. Therefore, in this study, consumer lifestyle is considered as how people live. It includes the products they purchase, how they consume them, what they think, and how they feel toward them.

## 2.2 Measurement of Lifestyle

Lifestyle measures can be macro and reflect how individuals live in general or micro and describe their attitudes and behaviours with respect to a specific product category or activity (Hawkins et al., 2001). According to Lin (2003), there are four methodologies available for lifestyle analysis, such as the Rokeach Value Survey (RVS), the List of Value (LOV), the Value, Attitude and Life Styles (VALS) and the Activities, Interests and Opinions (AIO). RVS is an instrument to measure human values, introduced by Rokeach in 1973, which consists of 18 terminal values and 18 instrumental values (Kamakura & Novak, 1992). The LOV, on the other hand is an alternative value measurement scale and procedure that has been developed by Kahle in 1983 (Beatty et al., 1985). According to Kamakura and Novak (1992), the LOV is a condensed measurement instrument that only includes terminal values. Anandan et al. (2006) on the other hand, describe VALS as a way of viewing people on the basis of their attitudes, needs, wants, beliefs and demographics. Although to date no conclusive empirical evidence has supported which instrument is the best in assessing individual lifestyles (Kahle et al., 1986), literature review reveals that AIO is much popular than RVS, LOV and VALS. This has been supported by Hur et al. (2010) and Yu (2011), that the most well known and widely used measurement approach to lifestyle related studies was the AIO approach developed by Wells and Tigert in 1971. Hence, in this study, the AIO approach was used. This is due to the fact that among the consumer lifestyle analysis methods, the AIO is the most recent and widely used to analyzed consumer behavior (Hur et al., 2010; Yu, 2011). AIO rating statements measure consumers' patterns of behavior in terms of their routine activities, interests and opinions (Gonzalez & Bello, 2002; Michman et al., 2003). Hence, in order to better understand the lifestyle of consumers, previous researchers have used this approach (Hur et al., 2010; Kaynak & Kara, 2001; Yu, 2011).

## 2.3 Activities, Interests and Opinions (AIO)

In an initial AIO study profiling individual lifestyles, Wells and Tigert (1971) defined activities as actual observable behaviors, interests as the continuous paying of attention to certain objects, and opinions as responses to specific events. Since then, AIO-based studies have extensively conducted to help marketers deliver specific services/products to different targeted segments (Wells and Tigert, 1971; Plummer, 1974; Gutman, 1982; Thompson and Kaminski, 1993; Lin, 2003; Swinyard and Smith, 2003; Brunso et al., 2004; Brengman et al., 2005; Hsu and Chang, 2008; Hur et al., 2010). Literature review indicates the current widely used AIO instrument, developed by Plummer (Plummer, 1974), consists of 300 rating statements.

In a study conducted in the United States by Lin (2003), a hospitality consumer lifestyle instrument was constructed to examine how today's consumer engages in hospitality activities. Based on the lifestyle data, the study was able to cluster three lifestyle segments (e.g. family-focused group, active-fun group, and secure inactive group) of hospitality consumers. Furthermore, Lee (2005) developed 59 AIO statements as a lifestyle measurement regarding housing preferences among multifamily housing residents in the US. In his study, Lee (2005) mentioned that among the 59 AIO items, 21 interest and opinion items were grouped into 4 lifestyle factors (well-being, social, spaces, and envirotech), and based on these factors, the respondents were grouped into 4 clusters

(community, basics, home, and environment). The findings revealed that these 4 clusters had distinctive demographic and housing characteristics and housing preferences.

In a recent study to identify relevant consumer lifestyle factors and their impacts on the perceptions about consumer technology products and the intention to adopt consumer high-tech products, Lee et al. (2009) demonstrated that consumer lifestyle factors (i.e. fashion consciousness, leisure orientation, Internet involvement, and e-shopping preference) are direct and indirect antecedents of the intention to adopt consumer high-tech products. A total of 18 AIO items were developed and adapted in their study based on the previous literature (Leung, 1998; Swinyard & Smith, 2003; Wells & Tigert, 1971).

Initially, in a more recent study to construct and validate an e-lifestyle scale, Yu (2011) developed 52 items based on AIO, VALS, RVS, and LOV (i.e. 13 items to measure e-activities, 13 items to measure e-interests, 13 items to measure e-opinions, 13 items to measure e-values) to measure individual e-lifestyle. In his study to investigate how consumers' lifestyle influence the success of information and communication technology (ICT) products/services, Yu (2011) extracted seven lifestyle factors (i.e. need-driven e-lifestyle, interest-driven e-lifestyle, entertainment-driven e-lifestyle, sociability-driven e-lifestyle, perceived importance-driven e-lifestyle, uninterested or concerned-driven e-lifestyle and novelty-driven e-lifestyle) from 39 items out of 52 items and these factors significantly influence and shape individual e-lifestyles.

By using AIO to measure online shoppers' lifestyles, this study therefore tries to reinforce the outcome of the previous consumer behaviour research in showing that one of the key strengths of the AIO approach is its ability to consider a great deal of complex information and then reduce it to a simpler, more manageable form (Ahuvia, Carroll, & Yang, 2006).

#### **2.4 Value, Attitude, and Life Styles (VALS)**

Value, Attitude, and Life Styles (VALS) is a consumer segmentation system that was developed by Arnold Mitchell in 1978 to explain changes in Americans' values and lives, and how these values and lives affect people's beliefs and actions (Mitchell, 1983). It is based on Maslow's hierarchy of human needs and explicitly links the two constructs (i.e. values and lifestyles) together (Lawson & Todd, 2001). Initially, VALS classified people according to how they spend their time and money and consisted of 800 questions, which include various general and specific attitude statements and several demographic items (Chen, 2007; Kahle et al., 1986; Lee, 2005; Lin, 2003). According to Kahle et al. (1986), based on VALS, Mitchell categorized American lifestyles into nine psychographic segments, namely survivor, sustainer (need-driven group), belonger, emulator, achiever (outer-directed group), I-am-me, experiential, societally conscious (inner-directed group), and integrated (combined outer and inner-directed group) (Figure 1).

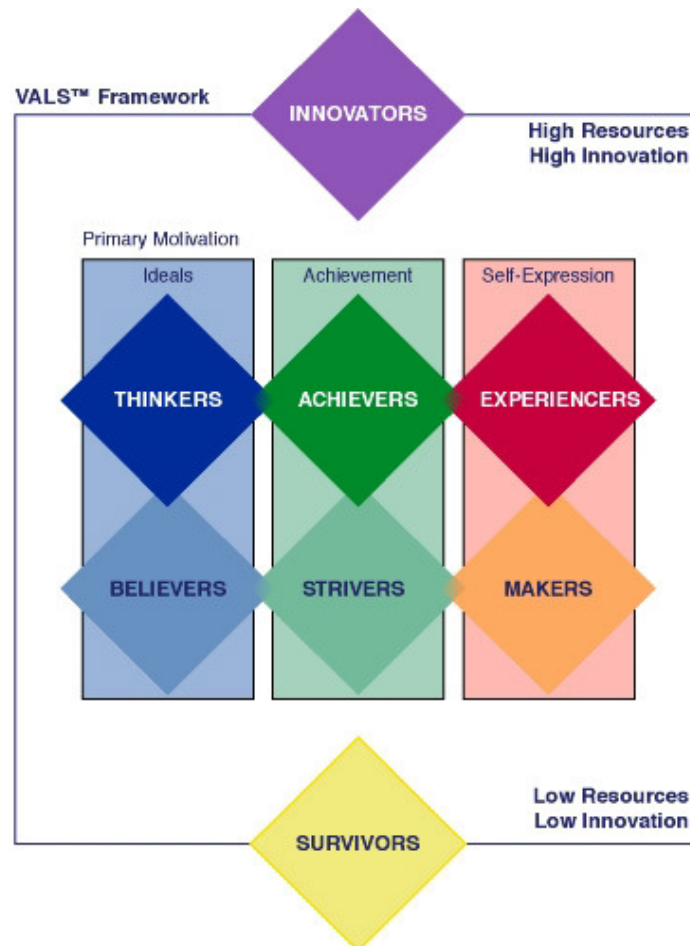


Figure 1: VALS framework

Source: <http://www.strategicbusinessinsights.com/vals/ustypes.shtml>

After ten years, the SRI institution introduced a new VALS psychographic system, VALS2, which provided another alternative for lifestyle analysis and comprised only 400 questions, reduced from the 800 in VALS (Yu, 2011). According to Piirto (1991), the biggest difference between VALS and VALS2 is that the latter was designed from the beginning to predict consumer behaviour; it began with data and built theory from them. On the other hand, the original VALS was based on an idea by Arnold Mitchell, who gathered empirical data to back up the research idea (Piirto, 1991). VALS2 has also been modified over time (Lee, 2005). After continuously adapting VALS, the recent VALS2 only contains 35 psychographic questions and 4 demographic questions (Lin, 2003).

In a study to investigate the online news adoption and lifestyle orientation of online newsreaders in Hong Kong, Chan (2003) used VALS to measure lifestyles and identified six lifestyle types within the cohort of Hong Kong Internet users. The findings of this study suggested that online newsreaders in Hong Kong can be categorized as experiencers, strivers, innovators, makers, thinkers, and survivors. In addition, Chan (2003) stated that newsreaders with different lifestyles have distinctive online news adoption behaviour, thus customized online news services are required to satisfy the different needs of online newsreaders with diverse lifestyle orientations.

Anandan et al. (2006) attempted to examine various VALS segments and their impact on brand loyalty, particularly in the context of major English newspapers in India, and in so doing suggested the psychographic segments to be targeted by the brands to sustain in the competitive market environment. VALS has also been applied in many other research studies, particularly to explore the different lifestyles of online game players (Shieh & Cheng, 2007; Whang & Chang, 2004); to explain environmentally friendly behaviours (Fraj & Martinez, 2006); to investigate the adoption of 3G services (Astor, 2006); and to understand the values and lifestyles of Singaporeans (Kau & Yang, 1991).

## 2.5 Lifestyles and Continuance Intention

Traditionally, the role of consumer factors or characteristics as one of the determinants of online shopping behaviour has been studied (e.g. Kim et al., 2000; Swaminathan, Lepkowska White, & Rao, 1999; Wu, 2003). Nevertheless, research on the effect of consumer lifestyles in relation to online shopping continuance has been largely ignored (Cheung et al., 2005). Furthermore, in a meta-analysis of 355 articles in the area of online consumer behaviour, Cheung et al. (2005) emphasized that factors related to consumer characteristics, like personality, value, and lifestyle, have not been well tested and extensively studied.

Many studies have found a positive relationship between consumer lifestyles and purchasing behaviour. For instance, in a study to investigate the predictors of online buying behaviour, Bellman et al. (1999) found that "time starvation" and a "wired" lifestyle are still major determinants of the amount a person spends online. The study indicated that time-starved people as well as those living a wired lifestyle look for products on the Internet, and frequently buy what they see. This is supported by Atchariyachanvanich and Okada's (2007) and Kim et al.'s (2000) assertion that a consumer whose lifestyle is more net-oriented will perceive more benefits and fewer risks to online purchasing and consumers who are more time-oriented will perceive more benefits to buying goods online than less time-oriented ones.

Several authors have also investigated the role of consumer lifestyles in understanding purchasing intentions. For example, Kucukemiroglu (1999) conducted a study among 532 Turkish consumers living in Istanbul, and found that some of the lifestyle dimensions, namely fashion conscious, leadership-oriented, family- and community-orientated Turkish consumers, influenced consumers' buying tendencies. A study conducted by Kaynak and Kara (2001) on the relationship between lifestyles and buying behaviours among 240 Turkish consumers living in the city of Konya produced results similar to those of Kucukemiroglu (1999). The authors revealed that several lifestyle dimensions were apparent among the Turkish consumers, which were closely correlated with their buying behaviour, specifically community-orientated, leadership/authority-orientated, and religiously orientated lifestyles.

Lin and Shih (2011) indicated that some researchers had focused on specific purchase decisions to analyze for specific personality characteristics and some others had used lifestyles to make predictions on consumer behaviors. Research showed that demographic variables, spending power, state of part time job and lifestyle are all significantly related to the consumer purchasing behavior (Lin & Shih, 2011). Therefore, it is evident that people's lifestyles are related to personality characteristics and the environments they live in, and often, these influences would generate different lifestyles. The differences in lifestyle would lead to variations in the behaviors and thoughts of people, and therefore, different lifestyles would generate distinct effects on purchasing behavior.

Therefore, based on the discussion above, it is expected that online shoppers with certain lifestyle factors are more likely to continue purchasing online. Accordingly, hypothesis 1 is postulated:



Proposition : There is a positive relationship between consumer lifestyle factors and online shopping continuance intention.

### 3.0 Methodology

#### 3.1 Population and Sample size

As the central focus of this study is on online shoppers, the target population of this study is restricted to individual online shoppers who have full control over their decision to purchase and repurchase from the same retail website. Online shoppers were chosen as the population of the study due to the fact that understanding their behaviour is somewhat equivalent to understanding the shopping behaviour of the general population (Cao & Mokhtarian, 2005). The number of online shoppers in Malaysia has risen tremendously over the past decade. According to a report on Internet penetration in Malaysia, in the year 2000, Internet users formed only 15% of the whole population or 3.7 million Internet users, whereas in Quarter 2 of 2009, they comprised 65.7% of the whole population or 16.9 million Internet users (internetworldstats.com, 2009). Furthermore, according to the Nielsen Global Online Survey (2008) in regard to online shopping habits, more than half of the Internet users around the world have made at least one purchase online and, similarly, in Malaysia, 39% of Internet users have done so.

Online shoppers were used in this study mainly because they are appropriate, relevant, and representative of the desired population that purchases goods online. This is supported by Metani's (2009) statement that "the reason for choosing online shoppers in online shopping research is primarily due to the fact that they are most likely to be able to employ online shopping" (p. 78). In the present study, the Yahoo groups that are listed in the Malaysia directory were used as the desired population. The Yahoo group samples that were used in this study comprised twenty (20) groups. Each and every Yahoo group consisted of a mix of Malaysian individual members. Yahoo groups were chosen due to the fact that these groups have been recognized as being the number one shopping portal on the web (<http://hubpages.com/hub/Yahoo-Storefronts>), thus enabling the researcher to reach the highest number of online shoppers easily. Furthermore, some individual online shoppers may not respond, which is a common behaviour among online shopping users. Yet, the chances of receiving a reply are more favourable in the case of Yahoo due to the huge numbers of online shoppers in these groups. Online survey agencies could not be used to conduct a survey for this study due to budgetary constraints, since this would have necessitated the data to be collected by highly reputable online survey professionals, which may have incurred a higher cost to the researcher.

According to Hair, Black, Babin, Anderson, and Tatham (2006), a correct and acceptable sample size of the study is very important in order to have a direct impact on the appropriateness and statistical reliability for further analysis. The acceptable sample size relies on the number of the study's variables and the method of statistical analysis. To provide reliability, the use of factor analysis is very important. Sekaran (2003) suggested that for a population of above 1,000,000 online shoppers, a minimum sample size of 384 respondents is considered sufficient to test the hypotheses proposed at the 95% confidence level (resulting in a 5% probability of error). Thus, a minimum of 384 participants of online shoppers is required in this study (Hair et al., 2006; Sekaran, 2003).

In this research, the highest number of respondents from among the individual online shoppers was predicted to be more than 400. This is mostly because research that deals with individuals is very different from research that deals with firms or organizations, for which the response rate is

expected to be low (Metani, 2009). Moreover, in his recent study on the factors influencing the intention of Internet users to shop online, Metani (2009) was able to obtain feedback from more than 400 Internet users in Malaysia.

### 3.2 Instrument Development

As stated earlier, for the purpose of this research, lifestyle is defined as how people live. It includes the products they purchase, how they consume them, what they think, and how they feel toward them. In this study, a lifestyle inventory was therefore developed based on 30 activities, interests, and opinions items adapted from, for example, Krishnan and Murugan (2007), Lee et al. (2009), Swinyard and Smith (2003), and Yu (2011) on consumers' buying behaviour.

Previous studies have used larger AIO items to measure lifestyles (e.g. Cosmas, 1982; Settle et al., 1978; Wells & Tigert, 1971); however, most recent studies (e.g. Harcar & Kaynak, 2008; Lee et al., 2009; Yu, 2011) have used a smaller number of AIO items to measure lifestyles, thus the findings from these studies provide evidence of the validity of AIO. A seven-point Likert scale ranging from (1) "strongly disagree" to (7) "strongly agree" was employed. The reliability coefficients (alpha) from previous research ranged from 0.781 to 0.899 (Yu, 2011).

The iVALS items were adopted from "Strategic Business Insights" ([www.strategicbusinessinsights.com/vals/](http://www.strategicbusinessinsights.com/vals/)), formerly known as SRI Consulting Business Intelligence, to measure online shoppers' lifestyles. The scale has been widely used as a marketing and consulting tool to help businesses worldwide examine their customers' lifestyles (Wang et al., 2006). Initially, iVAL's items consisted of 35 psychographic items. However, for the purpose of the present study, iVALS item number six (i.e. "Just as the Bible says, the world literally was created in six days") was excluded from the questionnaire due to the inappropriateness of the item in Malaysian culture and to respect Muslim consumers and Islam as an official religion in Malaysia. Each of these items was measured using a seven-point Likert scale from (1) "strongly disagree" to (7) "strongly agree".

### 3.3 Data Analysis

For the purpose of data analysis and hypothesis testing, the data were analysed using the Statistical Package for Social Sciences (SPSS). Regression, multiple regressions, and hierarchical regression were used to analyse the studied variables. In the preliminary analysis, factor analysis, reliability, correlation, and descriptive analyses were conducted.

## 4.0 Findings

### 4.1 Profile of the respondents

The unit analysis of this study is an online shopper who currently purchases products and/or services online. The majority (around 24%) of the respondents were young, falling into the 26 to 30 age group, followed by those in the 21 to 25 group, which made up around 22% of the total. The next largest group was the 36 to 40 age group, with 17%, followed by those in the 31 to 35 group (16%), below 21 years (15%), and only a very small percentage of respondents aged above 40 years (5.5%). Within this sample, the female respondents (57.8% of the total) slightly outnumbered the male respondents. A great number of respondents had a university degree or higher education with a bachelor and master's degree, about 43% and 29%, respectively. The study shows that in fact this category of people was more familiar with the use of a personal computer, the Internet, and purchasing through cyberspace. There is a possibility that they may have used the computer or



Internet for work-related activities. Of the respondents, 9% had completed their doctoral degree and only 3% had completed only secondary school.

With regard to occupation, students and executives/professionals made up the majority of the respondents, representing 40% and 43% of the total, respectively. Non-executive positions made up 15% and business owners consisted of only 2%. When monthly personal income was examined, 34.5% of the respondents were in the RM2501 and RM4500 income group. They were followed by those earning less than RM1000 (28.9%), RM4501 and RM6500 (18.6%), RM1001 and RM2500 (12.4%), above RM8500 (3.8%), and RM6501–RM8500 (1.8%). In terms of ethnic group, the Malays (38.9%) and the Chinese (38.2%) made up the largest ethnic group of respondents. The two other ethnic groups (Indian and others) were merged to form a larger group named Indian and others. They made up 22.8% of the total valid number of respondents. The majority of the respondents were single (58.3%), followed by married (38.1%), and divorced (3.7%).

#### 4.2 Factor Analysis of Activities, Interests and Opinion (AIO)

To identify the lifestyle factors of online shoppers in Malaysia, exploratory principal component factor analysis was performed in order to assess the validity of the consumer lifestyles construct and to determine the potential groupings of the lifestyle items. In this study, consumer lifestyle was measured using 30 AIO items and 34 VALS items. Factor analyses for the AIO items and the VALS items were performed separately.

The initial results of the analysis of the 30 AIO items revealed that 15 items had either a low communality value (less than .50) or a low factor loading (less than .50). According to Hair et al. (2006), for acceptable construct validity, it is proposed that each item should have a minimum factor loading of .50 on its hypothesized construct. This norm was met for 15 out of 30 items for the 4 constructs (see Table 1). Factor analysis was subsequently performed on the remaining 15 AIO items.

Table 1: Results of factor analysis of AIO

Items	F1	F2	F3	F4
<b>Factor 1: Pleasure-driven e-lifestyle</b>				
Being able to buy the newest products via online shopping makes me happy.	<b>0.88</b>	0.02	0.07	0.06
Using online shopping really gives me a lot of fun.	<b>0.86</b>	0.05	-0.02	0.09
Being able to shop online gives me a sense of achievement.	<b>0.79</b>	0.09	0.10	-0.13
I would shop on the Internet (more) if the prices were lower.	<b>0.73</b>	-0.20	0.03	0.19
I like having products delivered to me at home.	<b>0.70</b>	-0.01	0.04	0.38
I am very interested in discovering how to shop online.	<b>0.62</b>	0.38	-0.20	0.02
<b>Factor 2: Socially driven e-lifestyle</b>				
I always prefer those activities that make me stand out.	0.00	<b>0.78</b>	0.21	0.13
I enjoy active participation in voluntary activities.	-0.10	<b>0.77</b>	0.11	0.07
I frequently go to the Internet for product reviews.	0.36	<b>0.76</b>	-0.23	-0.08

I am frequently involved in many social activities outside the house.	-0.22	<b>0.72</b>	0.12	0.24
I frequently go to the Internet to preview products.	0.41	<b>0.70</b>	-0.23	0.09

**Factor 3: Concern-driven e-lifestyle**

It's hard to judge the quality of merchandise on the Internet.	0.02	0.06	<b>0.95</b>	-0.07
It would be a real hassle to return merchandise bought online.	0.08	0.09	<b>0.94</b>	-0.10

**Factor 4: Interest-driven e-lifestyle**

I stay updated as to the latest development in online products.	0.24	0.04	0.00	<b>0.84</b>
I frequently spend a lot of time involved with online shopping.	0.03	0.33	-0.40	<b>0.70</b>

Eigenvalues	4.40	2.82	2.26	1.26
Percentage variance explained	26.30	20.66	14.55	10.05
KMO	0.76			
Bartlett's test of sphericity	5820.10**			

Note. N=678. Bold loadings indicate the inclusion of that item in the factor; \*p<.05, \*\*p<.01, \*\*\*p<.001.

As illustrated in Table 1, the KMO measure of sampling adequacy value for the items was 0.76, indicating that the items were interrelated and they shared common factors. Bartlett's test of sphericity was found to be significant (chi square=5820.10, p<.001), indicating the significance of the correlation matrix and thus the appropriateness for factor analysis. The individual MSA for all the items ranged from .54 to .90, signifying that the data matrixes were suitable for factor analysis.

The results of the varimax rotation analysis demonstrated the presence of four factors with eigenvalues exceeding one, explaining 71.56% of the total variance. According to the above criteria, this study extracted four factors from fifteen items out of thirty items, displayed in Table 4.4. The computed EFA solutions indicated that Factor 1 (F1) contains six items. The factor loadings for this factor ranged from .62 to .88, with an eigenvalue of 4.40, and accounted for 26.30% of the total variance. This factor consisted of six items reflecting online shoppers' interest in online shopping with regard to (1) the ability to buy the newest products online, (2) the enjoyment of using online shopping, (3) the sense of achievement obtained from online shopping, (4) the lowest products' prices offered on the Internet, (5) the delivery of online products to the consumers' home, and (6) the curiosity in discovering how to shop online. Accordingly, F1's content reflects that online shoppers' lifestyles are significantly impacted on and shaped by their interest in the pleasure of online activities, particularly online shopping. Therefore, F1 was labelled the "pleasure-driven e-lifestyle".

Factor 2 (F2) was represented by five items relating to online shoppers' daily activities. The five items had factor loadings between .70 and .78, with eigenvalues of 2.82, and accounted for 20.66% of the total variance. This factor depicted the online shoppers' activities during their spare time. The five items of online shoppers' activities are (1) prefer those activities that make them stand out, (2) active participation in voluntary activities, (3) review products on the Internet, (4) involved in many social activities outside their house, and (5) preview products on the Internet. Consequently, F2 was labelled the "socially driven e-lifestyle".

Factor 3 (F3) comprised two items relating to online shoppers' view of uneasiness regarding online shopping activities. The two items are: (1) difficulties in judging the quality of merchandise on the Internet and (2) returning merchandise bought online is a real hassle. The factor loadings for each item ranged from .94 to .95, with eigenvalues of 2.26, and accounted for 14.55% of the total variance in the data. Hence, the factor was labelled the "concern-driven e-lifestyle".

Finally, Factor 4 (F4) also contained two items reflecting online shoppers' interest in online shopping activities. These two items are: (1) I stay updated as to the latest development in online products and (2) I frequently spend a lot of time involved with online shopping. The factor loadings for each item ranged from .70 to .84, with eigenvalues of 1.26, and accounted for 10.05% of the total variance in the data. Therefore, the content of F4 was labelled the "interest-driven e-lifestyle".

#### 4.3 Factor Analysis of Consumer Lifestyles (VALS)

Value, Attitude, and Life Styles (VALS) were measured by 34 psychographic items. Initially, there were 35 items; however, for the purpose of the present study, the VALS item "Just as the Bible says, the world literally was created in six days" was excluded due to the inappropriateness of the item in the Malaysian culture and to respect Muslim consumers and Islam as an official religion in Malaysia. The initial results of the analysis found that fourteen items had either a low communality value (less than .50) or a low factor loading (less than .50). These items were eliminated from further analysis, as suggested by Hair et al. (2006). Factor analysis was subsequently performed on the remaining 20 VALS items. Table 2 provides the results of the factor analysis on VALS.

From Table 2, it is apparent that the KMO measure of sampling adequacy value for the items was 0.80, indicating that the items were interrelated and they shared common factors. Bartlett's test of sphericity was found to be significant (chi square=4637.72,  $p < .001$ ), indicating the significance of the correlation matrix and thus the appropriateness for factor analysis. The individual MSA for all the items ranged from .53 to .88, signifying that the data matrixes were suitable for factor analysis.

The results of the varimax rotated analysis indicated the existence of seven factors with eigenvalues greater than 1, explaining 69.28% of the total variance. Factor 1 (F1) included five items relating to online shoppers' desire for fashion. This factor characterized online shoppers as trendy, fashionable, and fun loving. The four items of this factor are (1) like to dress in the latest fashions, (2) want to be considered fashionable, (3) dress more fashionably than most people, (4) follow the latest fashions, and (5) like to show off. This factor accounted for 16.72% of the total variance and all the items showed factor loadings ranging between .55 and .87. Since all the items capture online shoppers' lifestyle with regard to fashion, this factor was named "fashion consciousness".

Factor 2 (F2) consisted of four items relating to online shoppers' high level of involvement in trying new goods and product. The attributes in this factor included the following items: (1) like the challenge of doing something that I have never done before, (2) like doing things that are new, (3) like to learn about things even if they may never be of any use, and (4) always looking for a thrill. This factor, with an eigenvalue of 2.54, accounted for 14.10% of the total variance. The factor loadings for this factor's items ranged from .73 to .82. Thus, this factor was labeled "innovators".

Factor 3 was represented by three items. This factor reflected online shoppers' desire for making things in their own way. The factor loadings for all three items ranged from 0.68 to 0.79, with an eigenvalue of 1.71, and accounted for 9.97% of the total variance. The attributes in this factor included the following items: (1) interested in how mechanical things, such as engines, work, (2) like to look through hardware stores, and (3) like making things of wood. Thus, this factor was labeled "makers".

Table 2: Results of factor analysis on VALS

<b>Factor 1: Fashion consciousness</b>	1	2	3	4	5	6	7
I like to dress in the latest fashions	<b>0.87</b>	0.14	0.02	0.04	0.04	0.01	-0.01
I want to be considered fashionable	<b>0.86</b>	0.15	-0.06	0.07	-0.04	-0.01	0.01
I dress more fashionably than most people	<b>0.82</b>	-0.04	0.14	-0.10	-0.01	0.08	0.19
I follow the latest fashions	<b>0.65</b>	0.27	0.00	0.27	0.16	0.04	-0.11
I must admit that I like to show off	<b>0.55</b>	-0.09	0.19	-0.16	0.11	0.33	0.17
<b>Factor 2: Innovators</b>							
I like the challenge of doing something I have never done before	0.10	<b>0.82</b>	0.10	0.16	0.02	-0.09	0.09
I like doing things that are new	0.07	<b>0.81</b>	0.09	0.08	0.14	0.05	-0.02
I like to learn about things even if they may never be of any use to me	0.03	<b>0.75</b>	0.19	0.03	0.16	0.03	-0.06
I am always looking for a thrill	0.21	<b>0.73</b>	0.20	0.08	-0.02	0.13	0.27
<b>Factor 3: Makers</b>							
I am very interested in how mechanical things, such as engines, work	-0.08	0.15	<b>0.79</b>	0.06	0.07	0.08	0.16
I like to look through hardware stores	0.05	0.20	<b>0.78</b>	0.07	-0.11	0.06	0.07
I like making things of wood	0.28	0.16	<b>0.68</b>	0.03	0.08	-0.04	-0.27
<b>Factor 4: Believers</b>							
The Federal Government should encourage prayers in public schools	-0.11	0.10	0.00	<b>0.79</b>	0.21	0.00	0.05
There is too much sex on television today	0.05	0.04	0.24	<b>0.76</b>	0.15	0.02	0.13
A woman's life is fulfilled only if she can provide a happy home for her family	0.29	0.31	-0.10	<b>0.58</b>	-0.14	0.10	-0.16
<b>Factor 5: Achievers</b>							
I consider myself an intellectual	0.00	0.24	-0.09	0.16	<b>0.83</b>	-0.05	0.05
I have more ability than most people	0.38	0.07	0.21	0.24	<b>0.56</b>	0.20	0.13

**Factor 6: I-am-me**

I like outrageous people	0.24	0.06	0.00	0.06	-0.24	<b>0.79</b>	0.18
I am often interested in theories	-0.06	0.03	0.11	0.06	0.34	<b>0.73</b>	-0.25

**Factor 7: Experiencers**

I would like to spend a year in a foreign country	0.12	0.13	0.04	0.07	0.09	-0.01	<b>0.85</b>
Eigenvalues	4.86	2.54	1.71	1.51	1.14	1.09	1.02
Percentage variance explained	16.72	14.10	9.97	8.99	6.90	6.87	5.74
KMO	0.80						
Bartlett's test of sphericity	4637.72						

Note. N=678. Bold loadings indicate the inclusion of that item in the factor: \*p<.05, \*\*p<.01, \*\*\*p<.001.

Factor 4 in Table 2 is characterized by three items relating to the family-oriented group, and depicts people in this group as conservative and conventional. This factor reflects conservative online shoppers' lives as being centred on their family, mosque/church, and community. They are also more likely to believe in traditional gender roles and in areas such as censorship being more closely regulated. The attributes in this factor included the following items: (1) the Federal Government should encourage prayers in public schools, (2) there is too much sex on television today, and (3) a woman's life is fulfilled only if she can provide a happy home for her family. This factor accounted for 8.99% of the total variance, with eigenvalues of 1.51. The factor loadings for the items in this factor ranged from .58 to .79. Therefore, this factor was labelled "believers".

Factor 5 (F5) consisted of two items relating to online shoppers' achievement in life. The factor loadings for the two items ranged from 0.56 to 0.83, with an eigenvalue of 1.14, and accounted for 6.90% of the total variance. The attributes in this factor included the following items: (1) I consider myself an intellectual and (2) I have more ability than most people. Hence, this factor was labelled "achievers".

Similarly, Factor 6 (F6) also contained two items relating to how online shoppers defined themselves. The two items of F6 are: (1) I like outrageous people and (2) I am often interested in theories. This factor accounted for 6.87% of the total variance and all the items showed factor loadings ranging between .73 and .79. Since the two items capture online shoppers' own self-expressive and individualistic lifestyle, this factor was named "I-am-me".

Finally, Factor 7 (F7), with an eigenvalue of 1.02, consisted of only one item: "I would like to spend a year in a foreign country". This factor is interpreted as being motivated by self-expression and accounted for 5.74% of the total variance. The factor loading for the item in this factor was .85. Thus, this factor was named "experiencers".

#### 4.4 Restatement of the Research Hypotheses

As a result of the factor analysis, the components of the variables were changed. Thus, a restatement of the hypotheses was required. A summary of the revised hypotheses is specified in Table 3. All the direct hypotheses were tested by using multiple regression analysis.

Table 4.3: The summary of the restated hypotheses

Hypothesis	Statement
Hypothesis 1:	There is a positive relationship between pleasure-driven e-lifestyle and online shopping continuance intention.
Hypothesis 2:	There is a positive relationship between socially driven e-lifestyle and online shopping continuance intention.
Hypothesis 3:	There is a positive relationship between concern-driven e-lifestyle and online shopping continuance intention.
Hypothesis 4:	There is a positive relationship between interest-driven e-lifestyle and online shopping continuance intention.
Hypothesis 5:	There is a positive relationship between fashion consciousness and online shopping continuance intention.
Hypothesis 6:	There is a positive relationship between innovators and online shopping continuance intention.
Hypothesis 7:	There is a positive relationship between makers and online shopping continuance intention.
Hypothesis 8:	There is a positive relationship between believers and online shopping continuance intention.

#### 4.5 Hypothesis Testing

Hypotheses H1 to Hypothesis H8 postulated a positive relationship between the eight dimensions of consumer lifestyle (i.e. pleasure-driven e-lifestyle, socially driven e-lifestyle, concern-driven e-lifestyle, interest-driven e-lifestyle, fashion consciousness, innovators, makers, and believers), and intention to continue to use the current online shopping website.

To test the hypotheses, the regression equation was performed to test the impact of the eight dimensions of consumer lifestyle on online shopping continuance intention (n=678). The results of the regression analysis are presented in Table 4.4.

The multiple regression analysis results for the relationship between lifestyles factors, perceived usefulness, consumer satisfaction, and continuance intention

Independent variables	Dependent variable
	Continuance intention (beta)
Pleasure-driven	0.12**
Socially driven	-0.05**



Concern-driven	0.04*
Interest-driven	0.12
Fashion consciousness	-0.03
Innovators	0.05**
Makers	-0.03
Believers	0.02
$R^2$	0.811
Adjusted $R^2$	0.808
<i>F change</i>	278.528**

Note: Significance levels \* $p < .05$ , \*\* $p < .01$ .

As can be seen in Table 4.4, the extent of the variance of the behavioural intention to continue to purchase via online shopping websites is explained by pleasure-driven, socially driven, concern-driven, and innovators of 81% ( $R^2 = .81$ ,  $p < .01$ ) as indicated by the F value ( $F \text{ change} = 278.53$ ,  $p < .01$ ).

The lifestyle factors of pleasure-driven, socially driven, concern-driven and innovators significantly predicted online shoppers' intention to continue purchasing via online shopping websites. This result suggests that, in the online shopping market, the more online marketers relate to fulfilling consumers' needs based on their lifestyle factors, the higher the motivator of intention to continue purchasing via online shopping websites. However, interest-driven, fashion consciousness, makers, and believers failed to be predictors of continuance intention in online shopping. In addition, socially driven ( $\beta = .04$ ,  $p < .05$ ) was significantly and negatively related to online shopping continuance intention.

As shown by the result in Table 4.4, it was demonstrated that H1, H2, H3, H6 (pleasure-driven, socially driven, concern-driven, and innovators) were accepted. However, H4, H5, H7, and H8 (interest-driven, fashion consciousness, makers, and believers) were rejected. In contrast, although concern-driven ( $\beta = .04$ ,  $p < .05$ ) was associated with online shopping continuance intention, the relationship was negative. Therefore, it can be concluded that Hypothesis 1, Hypothesis 2, Hypothesis 3 and Hypothesis 6 were supported.

Table 4.5 summarizes the hypothesis testing between the independent variables (consumer lifestyle factors, and dependent variable (continuance intention).

Table 4.5: Summary of the hypotheses

Hypothesis	Statement	Results
Hypothesis 1:	There is a positive relationship between pleasure-driven e-lifestyle and online shopping continuance intention.	Supported
Hypothesis 2:	There is a positive relationship between socially driven e-lifestyle and online shopping continuance intention.	Supported

Hypothesis 3:	There is a positive relationship between concern-driven e-lifestyle and online shopping continuance intention.	Supported
Hypothesis 4:	There is a positive relationship between interest-driven e-lifestyle and online shopping continuance intention.	Not supported
Hypothesis 5:	There is a positive relationship between fashion consciousness and online shopping continuance intention.	Not supported
Hypothesis 6:	There is a positive relationship between innovators and online shopping continuance intention.	Supported
Hypothesis 7:	There is a positive relationship between makers and online shopping continuance intention.	Not supported
Hypothesis 8:	There is a positive relationship between believers and online shopping continuance intention.	Not supported

### 5.0 Discussion and Conclusion

The results of this study show the significant influence of lifestyle factors, namely pleasure-driven ( $\beta=.12$ ,  $p<.01$ ), concern-driven ( $\beta=.04$ ,  $p<.01$ ), and innovators ( $\beta=.05$ ,  $p<.01$ ), on online shoppers' continuance intention. This result is consistent with previous studies in the marketing literature that the consumer lifestyle is an important potential factor influencing the future behaviour of consumers (Allred et al., 2006; Atcharyachanvanich & Okada, 2007; Kim et al., 2000; Krishnan & Murugan, 2007; Lee et al., 2009).

According to Ganglmair-Wooliscroft and Lawson (2011), pleasure-driven consumers are materialistic and unconcerned, live for today and don't have many opinions on social or political issues. Consumers with a pleasure-driven e-lifestyle demonstrated that the acceptance of online shopping and the growth rate of its popularity rely heavily on how people feel about using the retail website as an interactive channel for product purchases (referring to their use of the Internet often for shopping), novelty, and fun (Swinyard & Smith, 2003; Yu, 2011). Pleasure-driven e-lifestyle can be associated to consumers' positive emotions such as consumers' feeling of contentment, happiness, love, and pride towards daily activities that they are engaged in (Laros & Steenkamp, 2005). In this study, pleasure-driven e-lifestyles consumers are referring to those consumers who feel very contented towards their engagement in online shopping activities. This is supported Allred et al.'s (2006) finding that pleasure-driven e-lifestyle groups spend comparatively more of their time using the Internet as they naturally prefer to buy products and services online due to the time-saving aspect (Bellman et al., 1999) and are constantly looking for cheaper prices (Degeratu et al., 2000). The implication derived from this result is that in the online shopping market environment, the more online shopping websites manage to satisfy the respondents' need for a pleasure-driven e-lifestyle, the more quickly these online shopping websites will become popular and successful in the market. Thus, the respondents' intention to continue purchasing online will be higher.

Concern-driven e-lifestyle consumers indicated a negative opinion and projection regarding online shopping activities and their influence on lives. A possible explanation for this indication may be that this lifestyle factor group is just learning to use the Internet (Swinyard & Smith, 2003). They are often discouraged by the Internet's complexity and struggle to complete tasks found easy by others. Hence, this concern-driven consumer needs direction and hands-on guidance in order to master the online shopping transactions. This lifestyle factor implies that online marketers should not neglect the negative effect (i.e. the quality of merchandise purchased on the Internet and the return policy for merchandise bought online) when promoting products via their websites. This would lead to further motivation for the customers to continue their online purchases.

The subsequent lifestyle factor that significantly influenced online shoppers to continue repurchasing online was innovator. Limayem et al. (2000) mentioned that purchasing via an online platform is an innovative behaviour that is more likely to be adopted by innovators than by non-innovators. This group of consumers is characterized by a high level of involvement in trying new products. They always prefer those activities that they have never tried before. They are involved in many activities outside their house and are always looking for a thrill experience. They like to learn about things that are different from their routine even if they may never be of any use to them. This implies that in the online shopping market, website designs and how well a retail website meets the needs of consumers' daily life activities heavily influence its success in the market. Furthermore, the most effective strategy for promoting an online shopping website is to illustrate their usefulness in fulfilling the shopping needs of their respective consumers.

In this study, the influence of socially-driven e-lifestyle was also found to be significant for continuance intention, with a negative relationship. Socially-driven consumers are outwardly directed, they are conformist, and they have discrepancies between attitudes, behavior, wants and have (Ganglmair-Wooliscroft & Lawson, 2011). In this study, this lifestyle group of online shoppers is called socially driven because they are concerned with involvement in social and community organizations and functions (Douglas & Urban, 1977; Othman, Ong & Wong 2008). They also tend to be practical and like to keep their activities simple (Othman, et al., 2008). When purchasing a product, they are less sensitive to price compared with other groups (Hur et al., 2010). Perhaps most importantly, socially driven e-lifestyle consumers are opinion leaders who can champion online shopping among their friends (Allred et al., 2006). Based on the above characteristics of socially-driven e-lifestyle consumers, the rational justification derived from the negative significant relationship between socially -driven e-lifestyle and continuance intention result is that, in the online shopping market, socially-driven e-lifestyle consumers are opinion leaders who frequently visit online shopping websites to preview the latest products offered online, and they also often use the Internet to find product reviews. In other words, they are very active in online shopping activities; however, their active participation in online shopping activities does not guarantee that they will continue to purchase online. This is due to the fact that the frequent online activities that they perform actively are just previewing products and finding product reviews, not performing online shopping. Hence, it is also important to point out that adequate attention must be paid by online business providers to win this lifestyle group of online shoppers because winning the business of socially-driven e-lifestyle consumers will also win their influence (Allred et al., 2006).

The results of this study demonstrated that consumer lifestyle factors (pleasure-driven, concern-driven, innovator and socially-driven) are direct and indirect antecedents of intention to continue purchasing via online shopping. In this study, the hypothesis regarding the effect of other lifestyle factors (interest-driven, fashion consciousness, makers and believers) on continuance intention in online shopping, however, were not supported. Interest-driven e-lifestyle can be associated to consumers with a tendency to become familiar with, learn about, and use of online shopping (Lee et al., 2009). Fashion consciousness group of consumers refers to their level of involvement with styles or fashion (Nam et al., 2007). According to Nam et al., (2007), an individual does not have to be either a fashion opinion leader or a fashion innovator to be considered fashion conscious. Rather, fashion consciousness is characterized by an interest in clothing and fashion, and in one's appearance. In addition, Makers group of consumers are driven by a desire for social or physical activity, variety, risk taking and are motivated primarily by self-expression. On the other hand, Believers are those consumers who are concern driven by knowledge and principles and are motivated primarily by principles. One possible explanation for the insignificant effect of interest-driven, fashion consciousness, makers and believers on continuance intention in online shopping is likely due to risk aversion associated with unfamiliarity or lack of comfort with the online shopping

websites (Swinyard and Smith, 2003). According to Swinyard and Smith (2003), these lifestyle groups of consumers are more often use their connection time to play games, chat, search for images, look at financial information, visit news groups, search for software, and look for jobs. Their most frequent activity is game playing, and several of their other Internet activities are entertainment oriented (Swinyard and Smith, 2003). Ahuja, Gupta and Raman (2003) mentioned that lack of social interaction was cited as another possible reason for consumers to discontinue shopping online. Social interaction implies the opportunity to interact with a salesperson. This findings has been supported by Nam et al., (2007) that fashion consciousness group of consumers were only use the Internet as a source of information rather than buying. One of the main reasons they preferred to buy apparel from department or specialty stores was due to the facilitating role of the salesperson.

In conclusion, this study extends prior research on behavioral intention by including lifestyle factors that would contribute to the existing body of knowledge on repurchasing behavior within the online shopping context. It is hope that the results of this study will provide insights for future research in this area.

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